



**Service of Process
Transmittal**

10/26/2018

CT Log Number 534303775

TO: Michael Johnson, Legal Assistant
The Hartford
1 Hartford Plz, HO-1-09
Hartford, CT 06155-0001

RE: Process Served in New York

FOR: Hartford Casualty Insurance Company (Domestic State: IN)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: SNEH PRABHA SHUKLA, PLTF. vs. HARTFORD CASUALTY INSURANCE COMPANY, DFT.

DOCUMENT(S) SERVED: LETTER, SUMMONS, COMPLAINT, ATTACHMENT(S)

COURT/AGENCY: Nassau County: Supreme Court, NY
Case # 18001177

NATURE OF ACTION: Insurance Litigation

ON WHOM PROCESS WAS SERVED: C T Corporation System, New York, NY

DATE AND HOUR OF SERVICE: By Regular Mail on 10/26/2018 postmarked on 10/23/2018

JURISDICTION SERVED : New York

APPEARANCE OR ANSWER DUE: WITHIN 30 DAYS AFTER THE SERVICE OF THIS SUMMONS NOT COUNTING THE DAY OF SERVICE ITSELF

ATTORNEY(S) / SENDER(S): SNEH PRABHA SKUKLA
293 HEMPSTEAD AVENUE
WEST HEMPSTEAD, NY 11552
516-280-3392

REMARKS: The documents received have been modified to reflect the name of the entity being served.

ACTION ITEMS: CT has retained the current log, Retain Date: 10/26/2018, Expected Purge Date: 10/31/2018

Image SOP

Email Notification, Michael Johnson MICHAEL.JOHNSON@THEHARTFORD.COM

Email Notification, Massimo Frascilla Massimo.Frascilla@thehartford.com

Email Notification, Fiona Rosenberg Fiona.Rosenberg@thehartford.com

SIGNED: C T Corporation System

ADDRESS: 111 8th Ave Fl 13
New York, NY 10011-5213

TELEPHONE: 212-590-9070

NEW YORK STATE
DEPARTMENT of
FINANCIAL SERVICES
ONE COMMERCE PLAZA
ALBANY, NY 12257



U.S. POSTAGE PITNEY BOWES
ZIP 12210 \$ 002.05⁰
02 4W
0000355173 OCT 23 2018

Melissa Fox, CT Corporation System
Hartford Casualty Insurance Company
111 Eighth Avenue
New York NY 10011





NEW YORK STATE
DEPARTMENT of
FINANCIAL SERVICES

Andrew M. Cuomo
Governor

Maria T. Vullo
Superintendent

STATE OF NEW YORK
Supreme Court, County of NASSAU

SNEH PRABHA SHUKLA

Plaintiff(s)

18-001177

against

Defendant(s)

Hartford Casualty Insurance Company

RE :Hartford Casualty Insurance Company formerly known asHartford Casualty Insurance Company of Indiana
Attorney for Plaintiff(s) and Defendant(s) please take notice as follows:

Attorney for Plaintiff(s) is hereby advised of acknowledgement of service upon this Department
Summons and Complaint in the above entitled action on October 18, 2018 at New York, New York. The
\$ 40.00 fee is also acknowledged.

Original to Attorney for Plaintiff(s):

SNEH PRABHA SHUKLA
293 HEMPSTEAD AVENUE
WEST HEMPSTEAD, New York 11552

Persuant to the requirement of section 1212 of the Insurance Law, Defendant(s) is hereby notified of
service as effected above. A copy of the paper is enclosed.

Duplicate to Defendant:

Melissa Fox, CT Corporation System
Hartford Casualty Insurance Company
111 Eighth Avenue
New York, New York 10011

Kathleen Granderath

Kathleen Granderath
Special Deputy Superintendent

Dated Albany, New York, October 22, 2018
606949

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NASSAU-

Index No.
Dated Filed:

-----X
SNEH PRABHA SHUKLA

Plaintiff,

-against-

HARTFORD CASUALTY INSURANCE CO.,

Defendant.
-----X

SUMMONS

To the Person(s) Named as Defendant(s) above:

PLEASE TAKE NOTICE THAT YOU ARE HEREBY SUMMONED to answer the complaint of the Plaintiff(s) herein and to serve a copy of your answer on the Plaintiff(s) at the address indicated below within twenty (20) days after the service of this Summons (not counting the day of service itself), or within thirty (30) days after service is complete if the Summons is not delivered personally to you within the State of New York.

YOU ARE HEREBY NOTIFIED THAT should you fail to answer, a judgment will be entered against you by default for the relief demanded in the complaint.

Dated: 9/26/18

County: Nassau

Sneh Prabha Shukla
Sneh Prabha Shukla
293 Hempstead Avenue,
West Hempstead, NY 11552
516-280-3392

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NASSAU

-----X
SNEH PRABHA SHUKLA

Plaintiff,
-against-

Index No.:

18-001177

HARTFORD CASUALTY INSURANCE CO.

10/11/18 COMPLAINT

Defendant.
-----X


To the Supreme Court of the State of New York,

The complaint of the Plaintiff, Sneh Prabha Shukla, respectfully shows and alleges as follows:

1. Plaintiff herein, Sneh Prabha Shukla, is a resident of the State of New York. Plaintiff resides at 293 Hempstead Avenue, West Hempstead, NY 11552.
2. The Defendant herein, Hartford Insurance Company, has a principal place of business at Hartford Plaza, Hartford, CT 06115. Defendant is engaged in the business of providing commercial insurance.
3. Defendant does substantial business in the State of New York and has office locations within the State.
4. Plaintiff as a Partner of SYZ Associates and Defendant entered unto a Contract of Insurance with the Defendant on 6/2/2012 covering 519-545 West Merrick Road, Valley Stream, NY 11580.
5. On August 9, 2012 a fire occurred destroying the building premises covered by the insurance which was in full force and effect.
6. Notwithstanding Defendant's own Estimate which was over \$1,000,000. Annexed herein as Exhibit A. The defendant paid to SYZ the sum of \$800,000.00, despite their own estimate of \$1,000,000. Defendant orally promised to pay the difference.
7. Also a statement by the Fire Marshall for Nassau County estimated the damaged at \$1.5 Million. That statement is annexed herein as Exhibit B.
8. Plaintiff was forced by the Underpayment to use her own personal funds to pay for necessary expenses to restore the Shopping Center.

9. This included the Sale of Plaintiff's own property in Brookville, Insurance Policies and personal jewelry.
10. Plaintiff has set forth as Exhibit C invoices for work done on the Shopping Center amounting to \$938,590.00 from AMST Construction Corp.
11. Additionally, Plaintiff advanced \$50,000.00 to the Architect. \$70,000.00 for mold remediation, \$55,000.00 for Stucco on outer walls of Shopping Center. \$40,000.00 for maintenance including snow removal.
12. Defendant was under Contract to pay the proper amount for the Damages and because of their under-payment Plaintiff was caused to spend \$500,000.00 of her own money.
13. Defendant is therefore required to reimburse Plaintiff the sum of \$500,000.00 with interest which will make her whole.

WHEREFORE, Plaintiff demands judgement against Defendant in the sum of \$500,000.00, plus interest from Hartford Casualty Insurance, Co., costs and disbursements, together with any other relief the Court finds to be just and proper.



Sneh Prabha Shukla
293 Hempstead Avenue,
West Hempstead, NY 11552

Dated: September 27, 2018
West Hempstead, New York

VERIFICATION

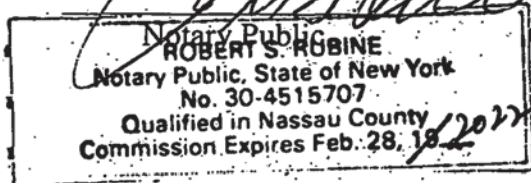
STATE OF NEW YORK)
)
COUNTY OF NASSAU) ss.:

Sneh Prabha Shukla, being duly sworn, deposes and says:

I am the Plaintiff in the above entitled action. I have read the foregoing complaint and know the contents thereof. The same are true to my knowledge, except as to matters therein stated to be alleged on information and belief and as to those matters I believe them to be true,


SNEH PRABHA SHUKLA

Sworn to before me this
27th day of September, 2018



SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NASSAU

-----X
SNEH PRABHA SHUKLA,

Plaintiff,

Index No.:

— against —

PART 130:
CERTIFICATION

HARTFORD CASUALTY INSURANCE, CO.,
Defendant,
-----X

CERTIFICATION: I hereby certify that all of the papers I have served,
filed or submitted to the Court in this action are not frivolous as defined in subsection (c)
of Section 130-1.1 of the RULES OF THE CHIEF ADMINISTRATOR OF THE COURTS.

Dated: September 27th, 2018
MINEOLA, NEW YORK


By: Sneh Prabha Shukla
293 Hempstead Avenue,
West Hempstead, NY 11552
516-280-3392

Loss Run | Premises/Operations Policy | Property and Loss Summary

This report may include reserve information for open claims. Reserves are estimates intended to reflect potential claim liabilities based on information known to The Hartford at the time the reserve is established. Reserves are subject to change and may not be relied upon as a guarantee of payment by The Hartford. This data is current as of the date indicated on the report.

Print

Download CSV

Losses are net of deductible recoveries

Printing Tip: Set your page orientation to landscape for best results.

Name Insured:	Syz Associates West Hempstead, Ny	Report Period:	All Losses	Date Produced:	08/20/2018
Policy:	012UUN PM3210 06/02/2012 - 06/02/2013	LOB:	Multi-flex - General Liab	Valued as of:	08/20/2018
Producer:	Cotgreave Insurance Agency Inc Ronkonkoma, Ny	Producer Code:	120745	Producing Regional:	Long Island

* = Recovery Pending

= WC Medical Only

Premises/operations Policy: 12UUN PM3210 Policy Term: 06/02/2012 - 06/02/2013															
Loss Date	Date Reported	Date Closed	Claim Number	Risk State	Class Code	Paid		Open		Total Inc Loss & Exp	Claimant/Driver Location of Property	Age	Len Empl	Acc Code	Location of Accident/Claim Desc/Clmt Occupation
						Losses	Expense	Losses	Expense						
08/09/2012	08/09/2012	10/23/2012	KYPOLP05122	NY	61217	0	0	0	0	0	Merrick Dry Cleaners	00		71	Valley Streamny/Damage Resulting From Fire
08/09/2012	08/09/2012	10/23/2012	YPOLP05123	NY	61217	0	0	0	0	0	The Right Reverend Aubrey N S	00		71	Valley Streamny/Damage Resulting From Fire

Total Claims For	Number of Claims	Paid Losses	Paid Expense	Open Losses	Open Expense	Total Incurred
NY	2	0	0	0	0	0
Line of Business	2	0	0	0	0	0

Total Claims For	Number of Claims	Paid Losses	Paid Expense	Open Losses	Open Expense	Total Incurred
NY	2	0	0	0	0	0
Line(s) of Business	2	0	0	0	0	0

Multi-flex Fire & Allied Policy: 12UUN PM3210 Policy Term: 06/02/2012 - 06/02/2013															
Loss Date	Date Reported	Date Closed	Claim Number	Risk State	Class Code	Paid		Open		Total Inc Loss & Exp	Claimant/Driver/ Location of Property	Age	Len Empl	Acc Code	Location of Accident/Claim Desc/Clmt Occupation
						Losses	Expense	Losses	Expense						
08/09/2012	08/09/2012	01/02/2018	KYPXF 11657	NY		908,090	0	0	0	908,090	519-545 West Merrick Road Valley Stream Ny	00		23	Neighboring Premises
08/09/2012	08/09/2012	02/05/2016	YPXF 11658	NY		100,000	0	0	0	100,000	519-545 West Merrick Road Valley Stream Ny	00		23	Neighboring Premises

Total Claims For	Number of Claims	Paid Losses	Paid Expense	Open Losses	Open Expense	Total Incurred
NY	2	1,008,090	0	0	0	1,008,090
Line of Business	2	1,008,090	0	0	0	1,008,090

MULTI-FLEX FIRE & ALLIED Policy: 12UUN PM3210 Policy Term: 06/02/2011 - 06/02/2012													
--	--	--	--	--	--	--	--	--	--	--	--	--	--

No Claims for this policy

MULTI-FLEX BOILER & MACH Policy: 12UUN PM3210 Policy Term: 06/02/2011 - 06/02/2012													
--	--	--	--	--	--	--	--	--	--	--	--	--	--

No Claims for this policy

MULTI-FLEX BOILER & MACH Policy: 12UUN PM3210 Policy Term: 06/02/2012 - 06/02/2013													
--	--	--	--	--	--	--	--	--	--	--	--	--	--

No Claims for this policy

PREMISES/OPERATIONS Policy: 12UUN PM3210 Policy Term: 06/02/2011 - 06/02/2012													
---	--	--	--	--	--	--	--	--	--	--	--	--	--

No Claims for this policy

Fire Department

Date _____

Time

Incident Number

Exposure



MERRICK ROAD W
VALLEY STREAM, NY 11580
Cross Street: Shaw

Census Tract



D Ignition Sales area, showroom (exclude display window) Area of Fire Origin Electrical arcing Heat Source Electrical wire, cable insulation Item First Ignited Plywood Type of Material First Ignited	E₁ Cause of Ignition Unintentional E₂ Factors Contributing to Ignition 1. Electrical failure, malfunction, other	E₃ Human Factors None
---	---	--

F Equipment Involved in Ignition**G Fire Suppression Factors**

1. Fire suppression factor, other

H Mobile Property Involved**NFIRS-3 Structure**

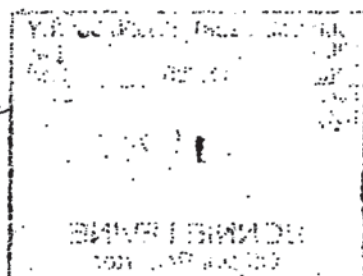
I₁ Structure Type Enclosed building	I₂ Structure Status In normal use	I₃ Building Height 1 story above grade 1 story below grade	I₄ Main Floor Size A length of 500 feet by a width of 50 feet
J₁ Fire Origin 1 story above J₂ Fire Spread Beyond building of origin	J₃ Number of stories damaged by flame		K Material Contributing Most to Flame Spread Item Structural member or framing Type

L₁ Presence of Detectors

None present

M Presence of Automatic Extinguishment System

None Present



AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3274

Bill To

syz asso.(shukla)
 533 west marrick rd valley stream
 ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new electric wiring and fixture , new interior framing , new insulation , new floor , new shetrock , new paint, new store front new hvac , new plywood over roof rafter, new roof, new bathroom , new window and doors , new plumbing , new chimney for hot water heater and dryer, mold proof and finish basement .	138,210.00	138,210.00
All work is complete!		Total	

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3270

Bill To
syz asso.(shukla) 535 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new store front , new roof , new hvac , new bathroom, new interior framing ,new insulation , new sheetrock , new paint , new electric and fixture , new floor , new plumbing , new bathroom , new window and doors , mold proof and finish basement	108,760.00	108,760.00
Thank you for your business.		Total	\$108,760.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3272

Bill To
syz asso. (shulda) 543 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo interior store ; new framing , new insulation , new sheetrock , new paint , new front and back door , new roof , new electric and fixture, new drop ceiling	67,870.00	67,870.00
All work is complete!		Total	\$67,870.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3277

Bill To syz asso. (shukla) 531 west marrick rd veally stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo the inter store , new roof rafter , new ply wood over the roof rafter , new roof , new insulation , new store front , new interior framing , new electric and fixture , new shetrock and paint , new plumbing , new bathroom , new hvac , new floor tile . new doors and window ,mold proof and finish basement .	196,470.00	196,470.00
Thank you for your business.		Total	\$196,470.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3275

Bill To syz asso. (shukla) 527 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new roof beam, new plywood over the roof beam, new roof, new interior framing, new insulation, new sheetrock, new floor tile, new paint, new bath room, new hvac, new store front, new electric wiring and fixtures, new window and doors, mold proof and finish basement	143,780.00	143,780.00
Thank you for your business.		Total	\$143,780.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3276

Bill To
syz asso.(shukla) 529 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new roof rafter , new plywood over the roof rafter ,new roof , new store front , new plumbing , new bath room ,new hvac , new electric and fixture , new interior framing , new shetrock , new paint , new floor , new doors , mold proof and finish basement	148,650.00	148,650.00
Thank you for your business.		Total	\$148,650.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3273

Bill To

syz asso. (shukla)
 537 west marrick rd valley stream
 ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo interior store , new framing , new insulation , new electric and fixture , new plumbing , new bathroom , new hvac , new store front , new roof, new sheetrock and paint , new doors and window , new floor, finish and mold proof basement.	134,850.00	134,850.00

Thank you for your business.

Total**\$134**

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3274

Bill To syz asso.(shukla) 533 west marrick rd valley stream ny 11580
--

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new electric wiring and fixture , new interior framing , new insulation , new floor , new shetrock , new paint, new store front new hvac , new plywood over roof rafter, new roof, new bathroom , new window and doors , new plumbing , new chimney for hot water heater and dryer, mold proof and finish basement .	138,210.00	138,210.00
All work is complete!		Total	

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3275

Bill To
syz asso. (shukla) 527 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new roof beam, new plywood over the roof beam, new roof, new interior framing, new insulation, new sheetrock, new floor tile, new paint, new bath room, new hvac, new store front, new electric wiring and fixtures, new window and doors, mold proof and finish basement	143,780.00	143,780.00
Thank you for your business.		Total	\$143,780.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3277

Bill To syz asso. (shukla) 531 west marrick rd veally stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo the inter store , new roof rafter , new ply wood over the roof rafter , new roof , new insulation , new store front , new interior framing , new electric and fixture , new shetrock and paint , new plumbing , new bathroom , new hvac , new floor tile , new doors and window ,mold proof and finish basement .	196,470.00	196,470.00
Thank you for your business.		Total	\$196,470.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3272

Bill To
syz asso. (shukla) 543 west marrick rd valley stream ny 11580



P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo interior store ; new framing , new insulation , new sheetrock , new paint , new front and back door , new roof , new electric and fixture , new drop ceiling	67,870.00	67,870.00
All work is complete!		Total	\$67,870.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3276

Bill To
syz asso.(shukla) 529 west marrick rd valley stream ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new roof rafter , new plywood over the roof rafter ,new roof , new store front , new plumbing , new bath room ,new hvac , new electric and fixture , new interior framing , new shetrock , new paint , new floor , new doors , mold proof and finish basement	148,650.00	148,650.00
Thank you for your business.		Total	\$148,650.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3270

Bill To

syz asso.(shukla)
 535 west marrick rd valley stream
 ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	new store front , new roof , new hvac , new bathroom, new interior framing ,new insulation , new sheetrock ; new paint , new electric and fixture , new floor , new plumbing , new bathroom , new window and doors , mold proof and finish basement	108,760.00	108,760.00
Thank you for your business.		Total	\$108,760.00

AMSJ Construction Corporation

131 8th Street
 Hicksville, NY 11801
 ph 516 852 3463
 fax 516 214 8083

Invoice

Date	Invoice #
6/19/2013	3273

Bill To:

syz asso. (shukla)
 537 west marrick rd valley stream
 ny 11580

PAID

P.O. No.	Terms	Project

Quantity	Description	Rate	Amount
1	demo interior store , new framing , new insulation , new electric and fixture , new plumbing , new bathroom , new hvac , new store front , new roof , new sheetrock and paint , new doors and window , new floor , finish and mold proof basement.	134,850.00	134,850.00
Thank you for your business.		Total	\$134,850.00

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NASSAU

-----X
In the Matter of the Application of

Sneh Prabha Shukla,

[Fill in name(s)] Plaintiff(s)/Petitioner(s)
-against-

[Index No. & Year]

Index No.

_____ / _____

Hartford Casualty Insurance, Co.,

[Fill in name(s)] Defendant(s)/Respondent(s)
-----X

Summons and Complaint

[Insert name(s) of papers submitted]

[YOUR SIGNATURE]

Sneh Prabha Shukla

[PRINT YOUR NAME]

293 Hempstead Avenue

[YOUR ADDRESS]

West Hempstead, NY 11552

[CITY, STATE ZIP CODE]

516-280-3392

[YOUR PHONE NUMBER]